Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or	Gina First name Marie Middle name	First name Middle name
	passport). Bring your picture identification to your meeting with the trustee.	Mata Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.	Gina First name Marie Middle name Pehlke Last name First name Middle name	First name Middle name Last name First name Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number	xxx - xx - <u>9049</u> OR	XXX - XX
		9xx - xx	9 xx - xx

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Document Gina Marie Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in	I have not used any business names or EINs.	I have not used any business names or EINs.
	the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		5205 S. Nagle Ave. Number Street	Number Street
		Chicago IL 60638 City State ZIP Code	City 7ID Code
		COOK State ZIP Code	City State ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408

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Document Gina Marie Case Number (if known) __ Debtor 1 First Name Middle Name Last Name

Pa	Tell the Court About Your	Bankruptcy (Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7 Chapter 11 Chapter 12 Chapter 13					
8.	How you will pay the fee	local yours subm with a I need Appli I requ By lates t pay tl	I pay the entire fee when I file my petition. Please check with the clerk's office in your I court for more details about how you may pay. Typically, if you are paying the fee self, you may pay with cash, cashier's check, or money order. If your attorney is mitting your payment on your behalf, your attorney may pay with a credit card or check a pre-printed address. The details of the fee in installments. If you choose this option, sign and attach the dication for Individuals to Pay The Filing Fee in Installments (Official Form 103A). The details of the details of the official poverty line that applies to your family size and you are unable to the fee in installments). If you choose this option, you must fill out the Application to Have the pater 7 Filing Fee Waived (Official Form 103B) and file it with your petition.				
9.	Have you filed for bankruptcy within the last 8 years?	■ No □ Yes.			When	Case Number MM / DD / YYYY Case Number MM / DD / YYYY Case Number MM / DD / YYYY	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No □ Yes.	District		When	Relationship to you Case Number, if known MM / DD / YYYY Relationship to you Case Number, if known MM / DD / YYYY	
11.	Do you rent your residence?	■ No. □ Yes.	Go to line 12 Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.				

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Debto	or 1	Gina	Marie	Mata		Case Number (if know	vn)		
		First Name	Middle Name	Last Name					
Par	t 3:	Report About Any Busin	nesses You Owi	n as a Sole Proprietor					
	Δ		■ No	Go to Part 4.					
12.	of a	you a sole proprietor ny full- or part-time iness?	■ No. □ Yes.	Name and location of b	ousiness				
	busi indiv	ole proprietorship is a ness you operate as an vidual, and is not a		Name of business, if any					
	a co LLC	arate legal entity such as rporation, partnerhsip, or . u have more than one		Number Street					
sole proprietorship, use a separate sheed and attach it to this petition.									
				City			State	Zip Code	
				Check the appropriate	box to describe your bu	usiness:			
				☐ Health Care Busi	iness (as defined in 11 l	U.S.C. § 101(27A))			
				☐ Single Asset Rea	al Estate (as defined in 1	11 U.S.C. § 101(51B))			
				☐ Stockbroker (as o	defined in 11 U.S.C. § 1	01(53A))			
					er (as defined in 11 U.S	i.C. § 101(6))			
				☐ None of the abov	e				
13.	Cha Ban are deb For a busi	you filing under upter 11 of the akruptcy Code and you a small business stor? a definition of small mess debtor, see	appropria balance s document No. I	te deadlines. If you indicate deadlines. If you indicate the to operate to do not exist, follow the am not filing under Chaptam filing under Chapter	ate that you are a small tions, cash-flow statem procedure in 11 U.S.C. pter 11.	hether you are a small business debtor, you must ent, and federal income tax. § 1116(1)(B).	t attach you c return or if	ur most recent f any of these	
	110	J.S.C. § 101(51D).	_	the Bankruptcy Code. ss. I am filing under Chapter 11 and I am a small business debtor according to the definition in the					
Do	4.4.			Bankruptcy Code.	. =				
Fai	rt 4:	Report if You Own or H	ave Any Hazard	ous Property or Any Prop	erty That Needs Immed	iate Attention			
14.	pro alle of i	you own or have any perty that poses or is ged to pose a threat mminent and entifiable hazard to	No.	What is the hazard?					
public health or safety? Or do you own any property that needs immediate attention? If immediate attention is needed, why is it needed?									
	peri: that	example, do you own shable goods, or livestock must be fed, or a building needs urgent repairs?							
				Where is the property? _	Number Street				
					City		State	ZIP Code	

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Debtor 1

Gina Marie Document

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Middle Name

Tell the court whether you have received a briefing about credit counseling.

First Name

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 15-43323 Doc 1 Filed 12/28/15 Entered 12/28/15 14:48:56 Desc Main Page 6 of 61

Document Gina Marie Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

		16a. Are your debts primarily	consumer debts? Consumer debts are de	fined in 11 U.S.C & 101(8)					
	hat kind of debts do u have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."							
yo	u nave:	No. Go to line 16b. Yes. Go to line 17.							
		16b. Are your debts primarily	business debts? Business debts are debts	s that you incurred to obtain					
			stment or through the operation of the busine	ss or investment.					
		☐No. Go to line 16c. ☐Yes. Go to line 17.							
		16c. State the type of debts you o	we that are not consumer debts or business of	debts.					
Ar	e you filing under	No. Loss pot filips up des Ch	anton 7. On to live 40						
Ch	napter 7?	No. I am not filing under Ch							
an	you estimate that after y exempt property is cluded and		er 7. Do you estimate that after any exempt p s are paid that funds will be available to distril						
ad	ministrative expenses	☐ ∏Yes.							
	e paid that funds will be ailable for distribution								
to	unsecured creditors?								
	ow many creditors do	■ 1-49	☐ 1,000-5,000	25,001-50,000					
-	u estimate that you /e?	□ 50-99 □ 100-199	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000					
		200-999	,						
Но	ow much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion					
	timate your assets to worth?	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion					
be	worth	\$100,001-\$500,000 \$500,001-\$1 million	□ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion					
Ho	ow much do you	□ \$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion					
	timate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion					
to	be?	\$100,001-\$500,000	\$50,000,001-\$100 million	□\$10,000,000,001-\$50 billion					
		□ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion					
art 7:	Sign Below								
r you	ı	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and					
		·	ter 7, I am aware that I may proceed, if eligibl nderstand the relief available under each chap	• • • • •					
		, .	did not pay or agree to pay someone who is r d read the notice required by 11 U.S.C. § 342						
		I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.					
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.							
		★ /s/ Gina Marie Mata Signature of Debtor 1	Signa	ture of Debtor 2					
		Executed on12/19/2015	Fyeci	uted on					
		MM / DD		MM / DD / VVVV					

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Gina Debtor 1 Marie Case Number (if known) _ First Name Middle Name Last Name I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility For your attorney, if you are to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief represented by one available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect. if you are not represented by an attorney, you do not need to file this page. /s/ Paul Franklin Jensen Date: 12/23/2015 Date Signature of Attorney for Debtor MM / DD / YYYY Paul Franklin Jensen Printed name Geraci Law L.L.C. Firm name 55 E. Monroe St., #3400 Number Street 60603 Chicago City State ZIP Code 312-332-1800 ndil@geracilaw.com Contact Phone _ Email address 6237379 IL Bar number State

Fill in this in	Fill in this information to identify your case:						
Debtor 1	Gina	Marie	Mata				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the :NORTHERN District of _ILLINOIS(State)							
Case Number (If known)	r						

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Your assets Yalue of what you own
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F
Part 3: Summarize Your Liabilities
4. Schedule I: Your Income (Official Form 106I) \$6,122.04
Copy your combined monthly income from line 12 of <i>Schedule I</i> . 5. <i>Schedule J: Your Expenses</i> (Official Form 106J) Copy your monthly expenses from line 22c of <i>Schedule J</i> . \$5,686.49

Case 15-43323 Doc 1 Filed 12/28/15 Entered 12/28/15 14:48:56 Desc Main Page 9 of 61 Document Debtor 1 Gina Marie Case Number (if known) _ First Name Middle Name Last Name **EntriesDescription** <u>AssetsAmount</u> **LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$7,927.77 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

9e. Obligations arising out of a separation agreement or divorce that you did not report as

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

-		/2223 **			otored 12/28/15	5 14:48:5	6 Desc	Main	
Fill in this in	formation to ident	tity your ca	ase and this filin	g:	0 of 61				
Debtor 1	Gina		Marie	Mata					
	First Name		Middle Name	Last Name					
Debtor 2	-								
(Spouse, if filing)	First Name		Middle Name	Last Name					
United States	Bankruptcy Court for	the : <u>NOI</u>	RTHERN District	-					
Case Number	r			(State)				Check if	this is an
(If known)							;	amended	d filing
Official F	orm 106A/	В							
	e A/B: Pro	_							12/15
	ur name and case Describe Each Resi	,	•	er every question. her Real Esate You Own or Have an	ı Interest In				
1. Do you ow No. Yes.	vn or have any leg Describe	al or equit	able interest in a	any residence, building, land, or s	similar property?				
_				What is the property? Check all	that apply.	Do not de	educt secured clair	ns or exem	ptions. Put
5205 S. N	lagle Ave.			Single-family home			int of any secured Who Have Claims		
Street addre	ess, if available, or otl	her descripti	on	Duplex or multi-unit building		o, canore	Timo navo olami	, , , , , , , , , , , , , , , , , , , ,	, , , , op a.t.,
				Condominium or cooperative		Current v	value of the		t value of the you own?
				Manufactured or mobile home		ontillo pr	opony.	portion	you om
Chicago		IL	60638	Land		\$	218,875.00	\$	218,875.00
City		State	ZIP Code	Investment property					
				Timeshare			the nature of y		•
County Other interest (such as fee simple, tenal the entireties, or a life estat), if kn									
				Who has an interest in the prop	erty? Check one.		,		
				Debtor 1 only					
				Debtor 2 only		Chec	ck if this is a co	nmunity :	property
				Debtor 1 and Debtor 2 only	anathar.		instructions)		,, ,
				At least one of the debtors and		h as local			
				Other information you wish to a property identification number:	•	ii as iucai			

Official Form 106A/B Record # 698845 Schedule A/B: Property Page 1 of 7

\$218,875.00

2. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages

you have attached for Part 1. Write that number here -->

Debtor 1

Gi<u>na</u>

Case 15-43323 Doc 1

Desc Main

First Name

-1	1 e 0 12/28/1 _{Mata}	.၁
	lylata	
	Döcument	
	Last Name	

Entered 12/28/15 14:48:56 Page 11 of 6 1 umber (if known)

Part 2:	Describe Your Veh	iicles			
ou own that	t someone else drive		ny vehicles, whether they are registered or not? Include any so report it on Schedule G: Executory Contracts and Unexpired		
No.	•	, sport utility verifies, mot	orcycles		
Ye		Toyota			
	Make:	Toyota	Who has an interest in the property? Check one.	Do not deduct secured clair the amount of any secured	•
	Model:	Matrix	Debtor 1 only Debtor 2 only	Creditors Who Have Claim	
	Year:	2006	Debtor 1 and Debtor 2 only	Current value of the	Current value of the
	Approximate Milea	ige: <u>65,000.00</u>	At least one of the debtors and another	entire property?	portion you own?
	Other information:		_	\$4,117.00	\$4,117.00
			Check if this is community property (see instructions)		
	Make:		Who has an interest in the property? Check one.	Do not dodust occured alai	ma ar avernations. Dut
	Model:		Debtor 1 only	Do not deduct secured claim the amount of any secured	claims on Schedule D:
			Debtor 2 only	Creditors Who Have Claim	
	Year:		Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	Approximate Milea	ige:	At least one of the debtors and another	onimo proporty :	portion you on
	Other information:		Check if this is community property (see instructions)	\$	\$
	Make:	Toyota	Who has an interest in the property? Check one.	Do not deduct secured clair	ms or exemptions. Put
	Model:	Camry	Debtor 1 only	the amount of any secured	claims on Schedule D:
	Year:	2012	Debtor 2 only	Current value of the	Current value of the
		36,000.00	Debtor 1 and Debtor 2 only	entire property?	portion you own?
	Approximate Milea	ige	At least one of the debtors and another	a 14,900.00	¢ 7,450.00
	Other information:		Check if this is community property (see	\$	\$
			instructions)		
Example No Ye	es: Boats, trailers, moto b. es. Describe	ors, personal watercraft, fishing v	reational vehicles, other vehicles, and accessories vessels, snowmobiles, motorcycle accessories our entries fro Part 2, including any entries for pages		
	-	-	>		\$ 11,567.00
Part 3:	Describe Your Per	sonal and Household Items			
Do you own	or have any legal o	or equitable interest in any	of the following items?	p i Di	urrent value of the ortion you own? ont deduct secured claims exemptions
). 	ishings urniture, linens, china, kitchenwa	re		
_ _		Furniture, linens, small appliand	ces, table & chairs, bedroom set, Kitchen sets.	\$1,500	\$1,500.00

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Document Page 12 of the Number (if known) Case 15-43323 Doc 1 Gina Debtor 1

First Name Middle Name

Desc Main

i i	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games		
Yes. Describe	TV, DVD player, DVDs, computer, printer, music collection, cellphone, stereo	\$500	\$ 500.00
	nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles		s 0.00
09. Equipment for sports and Examples: Sports, photograph and kayaks; carpentry tools; r	nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes		\$ <u> </u>
10. Firearms Examples: Pistols, rifles, shote No.	guns, ammunition, and related equipment		\$ <u>0.0</u> 0
Yes. Describe 11. Clothes Examples: Everyday clothes, No.	furs, leather coats, designer wear, shoes, accessories		\$ <u>0.0</u> 0
Yes. Describe 12. Jewelry Examples: Everyday jewelry, gold, silver No.	Necessary Apparel costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	\$200	\$ <u>200.0</u> 0
Yes. Describe 13. Non-farm animals Examples: Dogs, cats, birds, l	Everyday jewelry and costume jewelry	\$100	\$ <u>100.0</u> 0
No. Yes. Describe	Family pets: 3 dogs	\$0	\$ <u> </u>
No. Yes. Describe	ousehold items you did not already list, including any health aids you did not list		\$0 <u>.0</u> 0
	of your entries from Part 3, including any entries for pages you have attached eer here		\$2,300.00
Do you own or have any legal	or equitable interest in any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions
16. Cash Examples: Money you have in No. Yes. Describe	your wallet, in your home, in a safe deposit box, and on hand when you file your petition		\$ <u> </u>

Debtor 1

Gina

Case 15-43323

Filed 12/28/15 Doc 1

Desc Main

First Name Middle Name

Г	ICU 12/20/13
	Mata TZ/ZO/TS
_	Jocument
	Last Name

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17.	Deposits of	f money						
	Examples: 0	Checking, savings	, or other financial accounts; certific	cates of de	eposit; shares in credit unions, brokerage houses,			
	and other si	milar institutions.	If you have multiple accounts with t	he same i	nstitution, list each.			
	No.							
	Yes.	Describe	Account Type:	Inst	itution name:			
			Savings Account		Chicago Patrolmen's Credit Union	\$_		50.00
			Checking Account		Chicago Patrolmen's Credit Union			200.00
								250.00
18.	Bonds, mu	tual funds, or n	oublicly traded stocks			Ψ		
			tment accounts with brokerage firm	s, money	market accounts			
	No.	,	Ç					
	Yes.	Describe	Institution or issuer name:					
	163.	Describe	mondation of locati fiame.			\$		0.00
19	Non-nublic	ly traded stock	and interests in incorporated	l and uni	ncorporated businesses, including an interest in	Ψ		0.00
10.	No.	ly traded stock	una interests in incorporate	i ana am	morporated businesses, morauming an interest in			
	=		Name of Entity and Dansont o	f O	la.			
	Yes.	Describe	Name of Entity and Percent o	r Owners	inip:			0.00
	0				and the late of the same and the	\$_		0.00
20.			e bonds and other negotiable		_			
	-		le personal checks, cashiers' check are those you cannot transfer to son					
	No.	abic instruments a	ile those you cannot transier to son	iconc by c	signing of delivering them.			
	=	Danasilaa	leguer name:					
	Yes.	Describe	Issuer name:			•		0.00
21	Detiroment	or pension acc	counte			\$		0.00
۷۱.				eavinge a	counts, or other pension or profit-sharing plans			
	No.	meresis iii ii va, L	. (107, 100g), 401(k), 400(b), illilit	savings at	scounts, or other pension or prone-straining plans			
	=	D	Type of account and Institution	n nama:				
	Yes.	Describe	Type of account and Institutio 401(k) or similar plan	n name.	City of Chicago	•	1.1	nknown
			401(k) of Similar plan		City of Chicago		- 0	<u>nknow</u> n
						\$_		0.00
22.	=	posits and pre	· ·					
			osits you have made so that you ma	-				
		Agreements with i	andlords, prepaid rent, public utilitie	s (electric	, gas, water), telecommunications			
	No.		Land Charles and a second and the desired					
	Yes.	Describe	Institution name or individual:					0.00
••					Mark Confidence Control of Control	\$_		0.00
23.		A contract for a	a periodic payment of money	to you, e	ither for life or for a number of years)			
	No.							
	Yes.	Describe	Issuer name and description:					
						\$_		0.00
24.			· · · · · · · · · · · · · · · · · · ·	ed ABLE	program, or under a qualified state tuition program.			
		§ 530(b)(1), 529A	(b), and 529(b)(1).					
	No.							
	Yes.	Describe	Institution name and description	on. Sepa	rately file the records of any interests.11 U.S.C. § 521(c):			
						\$_		0.00
25.	Trusts, equ	itable or future	interests in property (other t	han anyt	hing listed in line 1), and rights or powers			
	No.							
	Yes.	Describe						
						\$_		0.00
26.	Patents, co	pyrights, trade	marks, trade secrets, and oth	er intelle	ectual property			
	Examples: I	nternet domain na	ames, websites, proceeds from roya	alties and	licensing agreements			
	No.							
	Yes.	Describe						
						\$_		0.00
27.	Licenses, f	ranchises, and	other general intangibles					
				ciation ho	oldings, liquor licenses, professional licenses			
	No.							
	Yes.	Describe						
						\$_		0.00

Schedule A/B: Property

Gina Debtor 1

Case 15-43323

Doc 1

Desc Main

First Name Middle Name Filed 12/28/15
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Money or property owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions
28. Tax refunds owed to you	
No.	
Yes. Describe	\$ 0.00
29. Family support	\$ <u>0.0</u> 0
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
Yes. Describe	
Tes. Describe	\$0.00
30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,	
Social Security benefits; unpaid loans you made to someone else	
No.	
Yes. Describe	\$ 0.00
31. Interest in insurance policies	·
Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary:	
No. Company Name & Beneficiary: Yes. Describe	
Term life insurance with Hartford - no cash surrender value	\$0
Term life insurance with Northwestern Mutual - no cash surrender value Term life insurance with Texas Mutual - no cash surrender value	\$0 \$0
20. Anni internati in manachathati a dua wan farma anna anna anta bar diad	\$0.00
32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive	
property because someone has died.	
Yes. Describe	
	\$0.00
33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue	
No.	
Yes. Describe	
34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights	\$0.00
No.	
Yes. Describe	
35. Any financial assets you did not already list	\$ <u>0.0</u> 0
No.	
Yes. Describe	
	\$ <u>0.0</u> 0
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached	\$250.00
for Part 4. Write that number here>	\$250.00
Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37. Do you own or have any legal or equitable interest in any business-related property?	
No.	
Yes.	
	Current value of the portion you own?
	Do not deduct secured claims
38. Accounts receivable or commissions you already earned	or exemptions
No.	
Yes. Describe	
	\$0.00

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First Name Middle Name Desc Main

39.	-	-	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
	Yes.	Describe		\$0.00
40.	Machinery No.	, fixtures, equip	ment, supplies you use in business, and tools of your trade	
	Yes.	Describe		s 0.00
41.	Inventory			ų <u> </u>
	No. Yes.	Describe		
42.	Interests in	n partnerships o	r joint ventures	\$0.00
	No.	D	Name of Entity and Percent of Ownership:	
	Yes.	Describe		\$0.00
43.	Customer No.	lists, mailing lis	ts, or other compilations	
	Yes.	Describe		\$ 0.00
44.	Any busin	ess-related prop	erty you did not already list	•
	Yes.	Describe		
				\$ <u> </u>
			of your entries from Part 5, including any entries for pages you have attached er here	\$ 0.00
P	art 6:	Describe Any Far	m- and Commercial Fishing-Related Property You Own or Have an Interest In.	
			ve an interest in fermional list it in Dart 1	
46.			ve an interest in farmland, list it in Part 1.	
46.			gal or equitable interest in any farm- or commercial fishing-related property?	
46.	Do you ow			\$
	No. Yes.	Describe	gal or equitable interest in any farm- or commercial fishing-related property?	\$ <u>0.0</u> 0
	No. Yes.	on or have any le	gal or equitable interest in any farm- or commercial fishing-related property?	\$0.00
	No. Yes. Farm anim Examples:	Describe	gal or equitable interest in any farm- or commercial fishing-related property?	\$ <u>0.00</u>
47.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit	Describe nals Livestock, poultry,	gal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish	
47.	No. Yes. Farm anim Examples: No. Yes.	Describe Describe Describe	gal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish	\$
47. 48.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes.	Describe Describe Describe Describe	gal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish	
47. 48.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eif No. Yes.	Describe Describe Describe Describe ther growing or Describe fishing equipme	gal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested	\$
47. 48.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and to No. Yes.	Describe Describe Describe Describe ther growing or Describe fishing equipme	gal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade	\$
47. 48.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and to No. Yes.	Describe Describe Describe Describe ther growing or Describe fishing equipme	gal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested	\$\$ \$0.00
47. 48.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and to Yes.	Describe Describe Describe Describe ther growing or Describe fishing equipme	gal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade	\$\$ \$0.00
47. 48. 49.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and the No. Yes. Farm and the No. Yes. Any farm-	Describe Describe Describe Describe ther growing or Describe fishing equipme Describe fishing supplies Describe	gal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade	\$\$ \$\$ \$\$
47. 48. 49.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eif No. Yes. Farm and the No. Yes. Farm and the No. Yes.	Describe Describe Describe Describe ther growing or Describe fishing equipme Describe fishing supplies Describe	gal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade , chemicals, and feed	\$\$ \$\$ \$\$
47. 48. 49.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and the No. Yes. Farm and the No. Yes. Any farm- No.	Describe Describe Describe Describe ther growing or Describe fishing equipme Describe fishing supplies Describe and commercia	gal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade , chemicals, and feed	\$\$ \$\$ \$\$
47. 48. 49. 50.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and the No. Yes. Any farm- No. Yes. Add the do	Describe Describe Describe ther growing or Describe fishing equipme Describe fishing supplies Describe and commercia Describe	gal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade , chemicals, and feed	\$\$ \$0.00 \$\$

Debtor 1

Case 15-43323 Gina

Doc 1

\$ 250.00

\$ 0.00

\$ 0.00

Desc Main

First Name

57. Part 3: Total personal and household items, line 15

59. Part 5: Total business-related property, line 45

60. Part 6: Total farm- and fishing-related property, line 52

63. Toal of all property on Schedule A/B. Add line 55 + line 62

58. Part 4: Total financial assets, line 36

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 218,875.00 55. Part 1: Total real estate, line 2 \$ 11,567.00 56. Part 2: Total vehicles, line 5 \$ 2,300.00

61. Part 7: Total other property not listed, line 54 \$ 0.00 62. Total personal property. Add lines 56 through 61. \$ 14,117.00

\$232,992.00

\$ 14,117.00

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Fill in this in	formation to identi	ify your case:	
Debtor 1	Gina	Marie	Mata
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number			_
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	Part 1: Identify the Property You Claim as Exempt								
1. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.									
You are clair	You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)								
You are claim	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)							
2. For any propert	y you list on Schedule A/B that yo	u claim as exempt, fill in t	the information below.						
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption					
		Copy the value from Schedule A/B	Check only one box for each exemption						
Brief description:	5205 S. Nagle Ave. Chicago IL 60638 - Primary Residence	\$_ 218,875	\$15,000	735 ILCS 5/12-901 - \$15,000.00					
Line from			100% of fair market value, up to						
Schedule A/B:	01		any applicable statutory limit						
Brief	2006 Toyota Matrix with over 65,000.00 miles.	\$ 4,117	Πs	735 ILCS 5/12-1001(c) - \$2,400.00					
description:	05,000.00 miles.	\$_4,117		735 ILCS 5/12-1001(b) - \$1,717.00					
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit						
			ану аррисавіе зтатогогу інпіг	735 ILCS 5/12-1001(b) - \$1,500.00					
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set,	\$ <u>1,500</u>	\$	733 1203 3/12-100 1(0) - \$1,500.00					
Line from	Kitchen sets.		100% of fair market value, up to						
Schedule A/B:	06		any applicable statutory limit						
O. Annual state to	homostood ov	4han \$455 6750							
	g a homestead exemption of more street on 4/01/16 and every 3 years		a or often the date of adjustment						
	siment on 4/01/16 and every 3 years	s after that for cases filed o	in or after the date of adjustment.)						
│ 	No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?								
□ No									
Official Form 106C	Record # 698845	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2					

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Document

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	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	TV, DVD player, DVDs, computer, printer, music collection, cellphone, stereo	<u>\$_500</u>	\$	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Necessary Apparel	\$_200	<u></u> \$	735 ILCS 5/12-1001(a),(e) - \$200.00
_ine from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday jewelry and costume jewelry	\$_100	\$	735 ILCS 5/12-1001(a),(e) - \$100.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	Savings Account, Chicago Patrolmen's Credit Union, 50.00	\$ <u>50</u>		735 ILCS 5/12-1001(b) - \$50.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Chicago Patrolmen's Credit Union, 200.00	\$_200		735 ILCS 5/12-1001(b) - \$200.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	401(k) or similar plan, City of Chicago, 100% exempt	\$Unknown	\$	735 ILCS 5/12-1006 - \$0.00
Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	

Fill in this in	Caso 15, 4222 Iformation to identify your		Eilad 12/29/15	Entered 12/28/2 9 of 61	15 14:48:56	Desc Main	
Debtor 1	Gina	Marie	Mata				
Debior 1	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the : N	ORTHERN Dist	rict of ILLINOIS				
		<u>OKTHERIA</u> DIO	(State)			Check if this	s is an
Case Number (If known)						amended fil	ling
Official F	orm 106D						
		o Have C	laims Secured by F	Property			12/15
e as complete	and accurate as possible.	. If two married	people are filing together, both I Page, fill it out, number the e	are equally responsible for		ny	
	es, write your name and cas	•	•		•		
`	ditors have claims secured						
			urt with your other schedules. Yo	ou have nothing else to repo	ort on this form.		
Yes. Fil	II in all of the information bel	low.					
Part 1:	List All Secured Claims						
12.4.11			and the second states and the second states are second states as the second states are second states are second states as the second states are sec		Column A	Column A	Column C
			ne secured claim, list the credito ular claim, list the other creditors		Amount of claim	Value of collateral that supports this	Unsecured portion
		•	der according to the creditors na		Do not deduct the value of collateral	claim	If any
2.1 Capital	One Auto Finance		Describe the property that secure	es the claim:	\$_11,200.00	\$ _10,870.00	\$ _330.00
Creditor's			2012 Toyota Camry with over 36	5,000 miles			
Number	allas Pkwy Street						
			As of the date you file, the claim	is: Check all that apply.			
	TV -		Contingent				
Plano	TX 7	75093 Zin Code	Unliquidated				
O.I.y	0.0.0	p	Disputed				
	s the debt? Check one.		Nature of Lien. Check all that apply				
Debtor Debtor	•		An agreement you made (such a car loan)	s mortgage or secured			
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	nechanic's lien)			
	one of the debtors and another	r	Judgment lien from a lawsuit	,			
			Other (including a right to offset)				
	if this claim relates to a unity debt						
Date Debt	was incurred4/25/15	_	Last 4 digits of account number	1001			
2.2 Nations	star Mortgage LLC		Describe the property that secure	es the claim:	\$ _237,300.00	<u>\$ 218,875.00</u>	\$ <u>18,425.00</u>
Creditor's			5205 S. Nagle Ave. Chicago IL (60638 - Primary			
Number	hland Dr Street		Residence				
			As of the date you file, the claim	is: Check all that apply			
			Contingent	ior chook an anacappiy.			
Lewisvil			Unliquidated				
City	State 2	Zip Code	Disputed				
_	s the debt? Check one.		Nature of Lien. Check all that apply	y.			
Debtor	•		An agreement you made (such a	s mortgage or secured			
Debtor :	•		car loan)	nochanicla lian)			
=	1 and Debtor 2 only one of the debtors and another	r	Statutory lien (such as tax lien, m Judgment lien from a lawsuit	ieuranics iien)			
	. 23 S. a addition and another		Other (including a right to offset)				
	if this claim relates to a unity debt						
	was incurred2005		Last 4 digits of account number	0502			

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 248,500.00

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Debtor 1

Part 2:

Gina

List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 248,500.00

Fill i	n this inf	Case 15 /23		1 Filed 12/29/15	Entered 12/28/15 14: 1 of 61	48:56	Desc Main	
					1 01 01			
Deb	tor 1	Gina	Marie	Mata				
		First Name	Middle Name	Last Name				
	tor 2							
(Spou	se, if filing)	First Name	Middle Name	Last Name				
Unit	ed States I	Bankruptcy Court for the : _	NORTHERN Dis	strict of <u>ILLINOIS</u>				
Cas	e Number			(State)			Check if	this is an
	nown)			 			amended	d filing
Offic	ial Fo	orm 106E/F						
Jilic	,iai i C	DITT 100L/1						40/45
<u>Sche</u>	dule	E/F: Creditors	Who Have	Unsecured Claims				12/15
ist the I/B: Pr reditor eeded	other pa operty (C rs with pa , copy th ny additi	orty to any executory co Official Form 106A/B) and artially secured claims	ontracts or unexp nd on Schedule G that are listed in ut, number the e name and case n	pired leases that could result in a 6: Executory Contracts and Une Schedule D: Creditors Who Hav ntries in the boxes on the left. A number (if known).	s and Part 2 for creditors with NONF a claim. Also list executory contract xpired Leases (Official Form 106G). e Claims Secured by Property. If m ttach the Continuation Page to this	s on <i>Schedu</i> Do not inclu ore space is	ile ude any	
1 Do	any cred	litors have priority unse	ecured claims an	ainst you?				
50	-		courca cianno ag	umst you.				
		to Part 2.						
Ш								
ea noi un:	ch claim l npriority a secured o	isted, identify what type amounts. As much as po claims, fill out the Contin	of claim it is. If a ossible, list the cla uation Page of Pa	claim has both priority and nonpriority in alphabetical order accordinart 1. If more than one creditor hole	ecured claim, list the creditor separate ority amounts, list that claim here and g to the creditor's name. If you have ds a particular claim, list the other creation has been selected.	d show both p more than tw	oriority and vo priority	
(FC	or an expi	anation of each type of the	ciaim, see the ins	tructions for this form in the instru		Total claim	Priority	Nonpriority
							amount	amount
Part	2: L	ist All of Your NONPRIOR	RITY Unsecured C	laims				
3. Do	any cred	litors have nonpriority	unsecured claims	s against you?				
П	No You	ı have nothing to report	in this part Subn	nit this form to the court with your	other schedules			
	Yes.	a nave nearing to report	and para Gabii	incano ioni to allo ocali, mai year				
4 Lie		our nonpriority unsecu	rad claims in tha	alphabetical order of the credito	or who holds each claim. If a creditor	r has more th	an one	
noi	npriority u luded in F	insecured claim, list the	creditor separatel creditor holds a p	ly for each claim. For each claim l	isted, identify what type of claim it is. tors in Part 3.If you have more than the	Do not list cl	aims already	
	1et Fina	ncial Investment Fund			8256			Total claim \$ 250.00
4.1	Creditor's N			Last 4 digits of account number				Ψ_200.00
		vernors Lake Dr.		When was the debt incurred?	2008-13			
	Number	Street						
				As of the date you file, the claim i	s: Check all that apply.			
	Doochtra	ee Corners GA	30071	Contingent				
	City		Zip Code	Unliquidated				
w		the debt? Check one.		Disputed				
	Debtor 1	only						
Ĺ	Debtor 2	*		Type of PRIORITY unsecured clai	m:			
Ĺ	₹	and Debtor 2 only		Student loans				
Ļ	=	one of the debtors and anot	her	Obligations arising out of a separa				
	_	f this claim relates to a nity debt		that you did not report as priority of				
Is		nity dept i subject to offest?		Debts to pension or profit-sharing	pians, and other similar debts			
	No	-		Other. Specify Medical Debt				
	Yes							

Doc 1 Filed 12/28/15 Entered 12/28/15 14:48:56 Desc Main Case 15-43323 Page 22 of 61 Case Number (if known) **D**gcument Gina Marie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.2	Bank of America	Last 4 digits of account number 4696	\$ <u>0.00</u>
	Creditor's Name	0005	
	4909 Savarese Circle	When was the debt incurred? 2005	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Tampa FL 33634	☐ Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Notice Only	
	Yes Carsons/Capital One		• 0.00
4.3		Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name	When was the debt incurred? 2003-12	
	26525 N. Riverwoods Blvd.	When was the debt incurred? 2003-12	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Mettawa IL 60045	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	Office. Opening	
4.4	Certified Services Inc.	Last 4 digits of account number864A	\$ 250.00
7.4	Creditor's Name		•
	1733 Washington St., Ste. 2	When was the debt incurred? 2006-11	
	Number Street		
	Names Cassi		
		As of the date you file, the claim is: Check all that apply.	
	Woukogan II 60095	Contingent	
	Waukegan IL 60085	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	= '	Town of PRIORITY was a sound all for	
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. SpecifyMedical Debt	
1			

Doc 1 Filed 12/28/15 Entered 12/28/15 14:48:56 Desc Main Case 15-43323 Page 23 of 61 Case Number (if known) **D**gcument Gina Marie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page **Total Claim** After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Chase \$ 3,800.00 Last 4 digits of account number _ Creditor's Name 2005-15 Po Box 15298 When was the debt incurred? Number

		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilmington DE 19850	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of proficestating plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Other. Specify Oreal Card of Oreal Case	
4.6	Chase	Last 4 digits of account number \$ 4,600.00	
1.0	Creditor's Name		
	PO Box 15298	When was the debt incurred? 2003-12	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilmington DE 19850	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.7	Chicago Patrolmans FCU	Last 4 digits of account number	_
	Creditor's Name	When was the debt incurred? 2003-15	
	1359 W Washington Blvd	When was the debt incurred? 2003-15	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60607	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

Doc 1 Filed 12/28/15 Entered 12/28/15 14:48:56 Desc Main Case 15-43323 Page 24 of 61 Case Number (if known) **Dacument** Gina Marie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

Γ	4.8	Chicago Patrolmans FCU	Last 4 digits of account number	\$ 9,200.00
Γ		Creditor's Name	When was the debt incurred? 2005-14	
ı		1359 W Washington Blvd	When was the debt incurred? $\frac{2005-14}{}$	
ı		Number Street		
ı			As of the date you file, the claim is: Check all that apply.	
ı			Contingent	
ı		Chicago IL 60607	Unliquidated	
ı	v	City State Zip Code Who owes the debt? Check one.	Disputed	
ı		Debtor 1 only	_	
ı	Ī	Debtor 2 only	Type of PRIORITY unsecured claim:	
ı	Ī	Debtor 1 and Debtor 2 only	Student loans	
ı	Ť	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ı	Ī	Check if this claim relates to a	that you did not report as priority claims	
ı	L	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ı	<u>ls</u>	s the claim subject to offest?		
ı		No	Other. Specify Credit Card or Credit Use	
Ļ		Yes		
L	4.9	Christine F. David	Last 4 digits of account number	<u>\$ 16,900.00</u>
ı		Creditor's Name	When was the debt incurred? 2010	
ı		222 N. LaSalle St., Ste. 200	when was the dept incurred?	
ı		Number Street		
ı			As of the date you file, the claim is: Check all that apply.	
ı		Chicago IL 60601	Contingent	
ı		City State Zip Code	Unliquidated	
ı	V	Who owes the debt? Check one.	Disputed	
ı		Debtor 1 only		
ı		Debtor 2 only	Type of PRIORITY unsecured claim:	
ı		Debtor 1 and Debtor 2 only	Student loans	
ı		At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ı	Γ	Check if this claim relates to a	that you did not report as priority claims	
ı	_	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ı	l:	s the claim subject to offest?	_	
ı	F	■ No	Other. Specify Attorney's Fees & Notice	
ŀ	4.42	Yes Citibank	Last 4 digits of account number	\$ 400.00
ŀ	4.10	Creditor's Name	Last 4 digits of account number	<u> </u>
ı		701 E. 60th St., North	When was the debt incurred? 1999-2015	
		Number Street	<u>—</u>	
			As of the date you file, the claim is: Check all that apply.	
			Contingent	
		Sioux Falls SD 57117	Unliquidated	
		City State Zip Code	☐ Disputed	
	V	Vho owes the debt? Check one.	☐ pisputed	
	ļ	Debtor 1 only		
	Ļ	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Ļ	Debtor 1 and Debtor 2 only	☐ Student loans	
	Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		Check if this claim relates to a	that you did not report as priority claims	
	1.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	ľ	No	Other, Specify Credit Card or Credit Use	
	Ī	Yes	Other. Specify Credit Card or Credit Use	
-				

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Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.11	CMRE Financial Services	Last 4 digits of account number	3029	\$ <u>100.00</u>
	Creditor's Name		2009-14	
	3075 E. Imperial Hwy., Ste. 200	When was the debt incurred?	2003 14	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Brea CA 92821	Unliquidated		
١,,	City State Zip Code //ho owes the debt? Check one.	Disputed		
\ \ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\				
-	Debtor 1 only	Town of BRIGRITY		
	Debtor 2 only	Type of PRIORITY unsecured claim	:	
-	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	-	
L	Check if this claim relates to a	that you did not report as priority cla		
le le	community debt the claim subject to offest?	Debts to pension or profit-sharing pl	ans, and other similar debts	
ls	No	Madical Bald		
	Yes	Other. Specify Medical Debt		
4.12	CMRE Financial Services	Last 4 digits of account number	9076	\$ 100.00
4.12	Creditor's Name			<u> </u>
	3075 E. Imperial Hwy., Ste. 200	When was the debt incurred?	2010-15	
	Number Street			
		As of the data way file the plains in	Ohaali all that analis	
		As of the date you file, the claim is:	Спеск ан тлат арргу.	
	Brea CA 92821	Contingent		
	City State Zip Code	Unliquidated		
l v	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim	:	
ΙГ	Debtor 1 and Debtor 2 only	Student loans		
ΙĒ	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
l Ē	Check if this claim relates to a	that you did not report as priority cla	aims	
-	community debt	Debts to pension or profit-sharing pl	lans, and other similar debts	
Is	the claim subject to offest?	_		
	No	Other. Specify Medical Debt		
\perp	Yes			
4.13	IC System Inc.	Last 4 digits of account number		\$ <u>60.00</u>
	Creditor's Name	When we the debt in summed 2	2006-11	
	Po Box 64378	When was the debt incurred?	2000 11	
	Number Street			
	- <u></u> -	As of the date you file, the claim is:	Check all that apply.	
	Ociat Paul	Contingent		
	Saint Paul MN 55164	Unliquidated		
w	City State Zip Code /ho owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
lē	Debtor 2 only	Type of PRIORITY unsecured claim	:	
	Debtor 1 and Debtor 2 only	Student loans	•	
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	=	that you did not report as priority cla	-	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing pl		
ls	the claim subject to offest?	Penso to bension or bront-snatting bi	ans, and outer similar ucous	
	No	Other. Specify Medical Debt		
ı	Ves	Other. SpecifyWedical Debt		

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Page 26 of 61 Case Number (if known) Document Gina Marie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Jane F. Fields \$ 7,000.00 Last 4 digits of account number _ Creditor's Name 2015 180 N. LaSalle St., Ste. 3700 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60601 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Attorney's Fees & Notice Yes Kohls/Capital One \$ 2,300.00 4.15 Last 4 digits of account number Creditor's Name 2003-12 N56 W. 17000 Ridgewood Dr. When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Menomonee Falls 53051 WI Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim:

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify ___ Credit Card or Credit Use

Student loans

Debtor 1 and Debtor 2 only

community debt
Is the claim subject to offest?

No

At least one of the debtors and another

Check if this claim relates to a

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Gina Debtor 1

Marie

Dgcument

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45,460.00

45,460.00

Schedule E/F: Creditors Who Have Unsecured Claims

	nounts of certain types of unsecured claims. This information is founts for each type of unsecured claim.	or statistical re	eporting purposes onl	y. 28 U.S.C. §
			Total claim	
otal claims om Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
otal claims om Part 2	6f. Student loans	6f.	\$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00

6i. Other. Add all other nonpriority unsecured claims.

Write that amount here.

6j. Total. Add lines 6a through 6d.

		Caco 15	: //2222 Doc 1 [ilod 12/29/15	Entor	ed 12/28/15 14	1:48:56	Desc Main	
Fi	ll in this in	formation to iden				8 of 61			
D	ebtor 1	Gina	Marie	Mata	-				
D	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name	-				
U	nited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _						
	ase Number f known)			(State)				Check if this is amended filing	
Off	icial F	orm 106G							
Scł	nedule	G: Execut	ory Contracts and	Unexpired Lea	ses				12/1
Be as	complete mation. If n	and accurate as nore space is nee	possible. If two married people eded, copy the additional page	e are filing together, bot fill it out, number the e	h are equal ntries, and	ly responsible for suppl attach it to this page. O	lying correct in the top of a	ny	
addit	ional page	s, write your nam	ne and case number (if known).				·		
1. L	_	-	contracts or unexpired leases? submit this form to the court with		ou have no	hing else to report on thi	is form		
[_		mation below even if the contrac						
_	100.11		nation bolow even in the contract	to or loaded are noted in	Corrodator	12. Tropony (emolari el	111 100/12/		
			or company with whom you ha						
	xample, re inexpired le		cell phone). See the instruction	ns for this form in the inst	ruction boo	klet for more examples o	f executory co	ntracts and	
	Person or	company with w	hom you have the contract or I	ease		State what the co	ntract or lease	e is for	
2.1	l								
	Name				-				
	Number	Street			_				
	Number	oucci							
	City		State Zip	Code					
2.2					_				
	Name								
	Number	Street			_				
	City		State Zip	Code	_				
2.3									
	Name				-				
	Number	Street			_				
	Number	oucci							
	City		State Zip	Code	_				
2.4									
	Name				_				
	Number	Street			_				
					_				
	City		State Zip	Code					
2.5					_				
	Name				_				
	Number	Street							

State Zip Code

City

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Fill in this information to identify your case:				
Debtor 1	Gina	Marie	Mata	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court f	or the : <u>NORTHERN</u> District of <u>l</u>	LLINOIS(State)	
Case Number	(State)			
(If known)				

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	ny Additional Pages, write your name and case number (if known). Answer every question.								
1. D	1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)								
	□ No.								
	Yes								
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)								
	No. G	o to line 3.							
	Yes. [Did your spouse, former spouse, or	legal equivalent live with y	ou at the time?					
			ritory did you live?	Fill in the	name and current address of that person.				
	Na	ume of your spouse, former spouse or legal eq	uivalent						
	Nu	umber Street							
	Cit	y	State	Zip Code					
3. I n	Column	1, list all of your codebtors. Do n	ot include your spouse a	s a codebtor if your spous	se is filing with you. List the person				
		line 2 again as a codebtor only if		•					
		D (Official Form 106D), Schedule E/F, or Schedule G to fill out Colu), or Schedule G (Official F	Form 106G). Use Schedule D,				
	Column	1: Your codebtor			Column 2: The creditor to whom you owe the debt				
					Check all schedules that apply:				
3.1	Benjai	min Masterson			Schedule D, line1				
	Name				Schedule E/F, line				
		S. Nagle Ave.							
	Number Chicaç	Street go	IL	60638	Schedule G, line				
	City		State	Zip Code					
3.2					Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code	_				
3.3				·	Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					

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Fill in this in	formation to identi	fy your case:	
	Gina	Marie	Mata
Debtor 1	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Pankruptov Court for	the: NORTHERN DISTRICT O	E II I INOIS
United States	Ballkruptcy Court for	LILE . NORTHERN DISTRICT OF	FILLINOIS
Case Number (If known)	·		_
(II KIIOWII)			

Official Form 106I

Schedule I: Your Income

12/15

MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Police Officer		
	Occupation may Include student or homemaker, if it applies.	Employers name	City of Chicago		
		Employers address	333 S. State St., S Chicago, IL 60604		3
		How long employed there?	19 years		
Pa	Tt 2: Give Details About Monthl	y Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	oine the information for a		, , ,
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salary deductions). If not paid monthly, or	y and commissions (before all pa alculate what the monthly wage w	•	\$9,547.24	\$0.00
3.	Estimate and list monthly overting	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	2 + line 3.		\$9,547.24	\$0.00

 Official Form 106I
 Record #
 698845
 Schedule I: Your Income
 Page 1 of 2

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Document Gina Marie Case Number (if known) Debtor 1 First Name Middle Name Last Name

				For Debtor 1		For Debtor 2 or non-filing spouse		
	Copy	y line 4 here	4.	\$9,547.24		\$0.00		
5. L	ist all	payroll deductions:						
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$1,524.78		\$0.00)	
	5b. N	Mandatory contributions for retirement plans	5b.	\$1,570.44		\$0.00)	
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00)	
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00)	
	5e. I	nsurance	5e.	\$181.06		\$0.00)	
	5f. C	Domestic support obligations	5f.	\$0.00		\$0.00)	
	5g. L	Inion dues	5g.	\$51.52		\$0.00)	
	5h. C	Other deductions. Specify: Life Insurance(D1),	5h.	\$97.40		\$0.00)	
6. A	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$3,425.20		\$0.00)	
7. C a	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$6,122.04		\$0.00		
8. Li	st all	other income regularly received:		<u> </u>		•	_	
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00	'	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive					1	
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$6,122.04	+	\$0.00]=	\$6,122.04
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		. ,		, , , , , ,	J	¥3,:==33
11.	State	e all other regular contributions to the expenses that you list in Schedu	ıle J.					
		de contributions from an unmarried partner, members of your household,		ents, your roommates, a	and			
	othe	r friends or relatives.						
		ot include any amounts already included in lines 2-10 or amounts that are			in S	ichedule J.		
	Spec	ify:					11.	\$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.								
		e that amount on the Summary of Schedules and Statistical Summary of C		ities and Related Data,	f it a	pplies	12.	\$6,122.04
13.		ou expect an increase or decrease within the year after you file this for	m?					
	X							
	П,	Yes. Explain:						

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7 111 111 (1110 11	mormation to identity	our ouco.					
Debtor 1	Gina	Marie	Mata		Check if this is:		
	First Name	Middle Name	Last Name		An amende	_	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			ent showing post of the following c	:-petition chapter 13
United States	s Bankruptcy Court for the	: <u>NORTHERN DISTRICT O</u>	F ILLINOIS				acto.
Case Numbe	er		_		MM / DD / `	YYYY	
(If known)					A separate	filing for Debtor	2 because Debtor 2
Official F	orm 106J				1	separate house	
Schedu	le J: Your Ex	(penses					12/14
			e are filing together, both a ne top of any additional pag			=	
Part 1:	Describe Your Househol	d					
=	Go to line 2. Does Debtor 2 live in a	a separate household? ust file a separate Schedul	e J.				
2. Do you	have dependents?	No			endent's relationship to or 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not li Debtor 2	ist Debtor 1 and 2.		this information for dent				No
Do not s	state the dependents'			Dau	ıghter	_ 4	X Yes
names.	nate the dependente						X No
							Yes
							X No
				_			Yes
							X No
							Yes
							X No
							Yes
expense	expenses include es of people other than f and your dependents						
Part 2:	Estimate Your Ongoing	Monthly Expenses					
	of a date after the bank		ess you are using this forn supplemental <i>Schedule J</i> ,		•	•	
	-	-	nce if you know the value Income (Official Form 106I.	.)		,	our expenses
4. The ren	tal or home ownership	expenses for your reside	ence. Include first mortgage	e payments	and		
any ren	t for the ground or lot.					4.	\$1,360.00
If not in	cluded in line 4:						
4a. R	eal estate taxes					4a.	\$0.00
4b. Pr	roperty, homeowner's, c	r renter's insurance				4b.	\$0.00
	-	ir, and upkeep expenses				4c.	\$100.00
4d. H	omeowner's association	or condominium dues				4d.	\$0.00

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 Debtor 1
 Gina
 Marie

 First Name
 Middle Name

Mata Case Number (if known) _

First Name Middle Name Last Name			
		Your expense	es
. Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
. Utilities:			
6a. Electricity, heat, natural gas	6a.		\$450.0
6b. Water, sewer, garbage collection	6b.		\$75.0
6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$349.9
6d. Other. Specify:	6d.	\$	0.0
Food and housekeeping supplies	7.		\$550.0
. Childcare and children's education costs	8.		\$465.0
Clothing, laundry, and dry cleaning	9.		\$250.0
D. Personal care products and services	10.		\$85.0
1. Medical and dental expenses	11.		\$75.0
2. Transportation. Include gas, maintenance, bus or train fare.	12.		\$422.0
Do not include car payments.			
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$60.0
4. Charitable contributions and religious donations	14.		\$12.5
5. Insurance.			
Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.		\$260.0
15b. Health insurance	15b.		\$0.0
15c. Vehicle insurance	15c.		\$131.0
15d. Other insurance. Specify:	15d.		\$0.0
6. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Specify:	16.		\$0.0
7. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.		\$0.0
17b. Car payments for Vehicle 2	17b.		\$0.0
17c. Other. Specify:	17c.		\$0.0
17d. Other. Specify:	17d.		\$0.0
3. Your payments of alimony, maintenance, and support that you did not report as deducted			
from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.0
9. Other payments you make to support others who do not live with you.			
	19.		\$0.0
Specify:			
	20a.	\$	0.0
O. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	20a. 20b.	\$	
Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property			0.0
Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. Nortgages on other property Real estate taxes	20b.	\$	0.0 0.0 0.0

Official Form 106J Record # 698845 Schedule J: Your Expenses

Page 2 of 3

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Gina Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$1,041.00 21. Other. Specify: Pet Care (\$150.00), Postage/Bank Fees (\$12.00), Pension loan (\$879.00), 21. \$5,686.49 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$6,122.04 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$5,686.49 23b. Copy your monthly expenses from line 22 above. 23b.-\$435.55 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

 Official Form 106J
 Record #
 698845
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to iden	tify your case:	
Debtor 1	Gina	Marie	Mata
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	ILLINOIS_ (State)
Case Number (If known)	r		_

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an a	ttorney to help you fill out hankruntcy forms?
No	ttorney to help you lin out bank uptcy forms:
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury I declare that I have read the	summary and schedules filed with this declaration and that they are true and
correct.	summary and schedules med with this declaration and that they are tide and
🗶 /s/ Gina Marie Mata	×
Signature of Debtor 1	Signature of Debtor 2
_ 12/10/2015	
Date 12/19/2015 MM / DD / YYYY	Date MM / DD / YYYY

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Fill in this in	Fill in this information to identify your case:				
Debtor 1	Gina	Marie	Mata		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
		the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)		
Case Number (If known)	r				

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.								
Part : Give Details About Your Marital Status and Wh	nere You Lived Before							
01. What is your current marital status?								
Married								
Not married								
02 During the last 3 years, have you lived anywhere oth	er than where you live nov	1?						
■ No. Yes. List all of the places you lived in the last 3 yea	urs. Do not include where yo	ou live now.						
Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2					
lived there lived there								

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Debtor 1 Gina Marie Mata Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, 9,547/month Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, 76,189 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business Wages, commissions, 75,000.00 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2013) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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ebtor 1	Gina	Marie	Mata		Case Number (if known)							
	First Name	Middle Name	Last Name									
06 A ı	re either Debtor 1's or De	btor 2's debts primarily co	nsumer debts?									
_												
		or Debtor 2 has primarily c			ned in 11 U.S.C. § 101(8)	as						
	•	vidual primarily for a persor	-		005+							
	During the 90 days	During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more?										
	□ No. Go to line 7.											
	_											
	_	Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the										
	total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.											
	* *	on 4/01/16 and every 3 yea		-	• •							
	oubject to adjustment	on 470 17 to and every o yea	ins after that for eas	ica on or anci the	date of adjustificiti.							
	Yes. Debtor 1 or Debto	or 2 or both have primarily	consumer debts.									
	During the 90 day	s before you filed for bankru	ıptcy, did you pay a	any creditor a total of \$6	600 or more?							
	☐ No. Go to line	7.										
	_											
	Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that											
		creditor. Do not include payments for domestic support obligations, such as child support and										
	alimony. Also,	do not include payments to	an attorney for this	bankruptcy case.								
			Dates of	Total amount paid	Amount you still	owe Was this payment for						
			payments									
												
		e Auto Finance, see	Monthly	\$266/month	\$11,200	Mortgage Car						
	Schedule [)				Can Credit card						
						Loan repayment						
						Suppliers or vendors						
						Other						
		d for bankruptcy, did you m										
		es; any general partners; rel re an officer, director, perso										
	•	isiness you operate as a so			•	, , ,						
SL	ich as child support and al	imony.										
	No.											
	Yes. List all payments to	an insider.										
			Dates of	Total amount	Amount you still	Reason for this payment						
			payment	paid	owe							
08 W	ithin 1 year before you file	d for bankruptcy, did you m	ake any payments	or transfer any property	on account of a debt that	benefited						
	n insider?	rupropted or assigned by	an incider									
_	_	guaranteed or cosigned by a	an insider.									
_	No.											
L	Yes. List all payments to	an insider.	Datas of	Tatal amazont	A	Decree for this resument						
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name						
D	Idontife Level v. "	Banagaani										
Part	identify Legal actio	ns, Repossessions, and Fore	ciosures									

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Mata

Marie

Debtor 1

Gina Case Number (if known) First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Court or agency Status of the case Pending Jane F. Fields vs. Gina Mata Divorce Cook County Circuit Court Case No. 15D3223 On appeal Concluded Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. 11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift. Gifts or contributions to charities that Describe what you contributed Date you Value total more than \$600 contributed Cash 2014-15 Police Memorial \$150/year List Certain Losses 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Yes. Fill in the details for each gift. **List Certain Payments or Transfers** 16 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

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Gina Marie Mata Case Number (if known) _ Debtor 1 First Name Middle Name Last Name ☐ No. Yes. Fill in the details **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. Payment/Value: \$4.000.00: \$0.00 55 E. Monroe Street #3400 paid prior to filing, Chicago,IL 60603 balance to be paid through the plan. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2015 \$25.00 115 N. Cross St. Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20 Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved, closing or transfer or transferred

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ebtor	1	Gina	Marie	Mata	Case Number (if known)	
		First Name	Middle Name	Last Name		
	_	you now have, or did you l h, or other valuables?	have within 1	year before you filed for bankruptcy, ar	ny safe deposit box or other depository fo	or securities,
		No.				
		Yes. Fill in the details.				
				Who else had access to it?	Describe the contents	Do you still have it?
22	Hav	e you stored property in a	storage unit	or place other than your home within 1	year before you filed for bankruptcy?	
		No.	_			
	Ц	Yes. Fill in the details.		Who else has or had access to it?	Describe the contents	Do you still have it?
De	ırt 9:	Identify Property You I	Hold or Control	for Someone Else		
	for s	someone.	operty that so	meone else owns / include any proper	ty you borrowed from, are storing for, or	nola in trust
	=	No.				
	Ц	Yes. Fill in the details.		Where is the property?	Describe the property	Value
Pai	rt 10	Give Details About Env	rironmental Inf	ormation		
For t	the	purpose of Part 10, the foll	lowing definit	ions apply:		
h	naza	rdous or toxic substances	s, wastes, or n	, or local statute or regulation concerni naterial into the air, land, soil, surface v the cleanup of these substances, was	· ·	
		means any location, facilit used to own, operate, or u		-	w, whether you now own, operate, or util	ize
			_	ronmental law defines as a hazardous ontaminant, or similar term.	waste, hazardous substance, toxic	
Repo	ort a	all notices, releases, and p	roceedings th	nat you know about, regardless of wher	they occurred.	
24	Has —	any governmental unit no	tified you tha	t you may be liable or potentially liable	under or in violation of an environmenta	l law?
	=	No.				
	П,	Yes. Fill in the details.		0	Forder on what have Marco because	Data of water
				Governmental unit	Environmental law, if you know it	Date of notice
25	Hav	e you notified any govern	mental unit of	any release of hazardous material?		
		No.				
		Yes. Fill in the details.				
				Governmental unit	Environmental law, if you know it	Date of notice
26	Hav	re vou been a party in any	iudicial or adr	ministrative proceeding under any envi	ronmental law? Include settlements and	orders.
	_	No.		3 ,		
	=	Yes. Fill in the details.				
	ш	Too. I iii iii tilo dotallo.		Court or agency	Nature of the case	Status of the case
Par	t 11	Give Details About You	ır Business or (Connections to Any Business		
27	With	hin 4 years before you filed	d for bankrupt	tcy, did you own a business or have an	y of the following connections to any bus	siness?
		_		n a trade, profession, or other activity, e		
		A member of a limited	liability comp	any (LLC) or limited liability partnershi	o (LLP)	
		A partner in a partners	hip			
		An officer, director, or	managing exe	ecutive of a corporation		
		An owner of at least 5%	% of the voting	g or equity securities of a corporation		

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Debtor 1	Gina	Marie	Mata	Case Number (if known)
Jebloi i	First Name	Middle Name	Last Name	. Case Number (ii Anown)
	No. None of the abo	ove applies. Go to Part 12.		
	Yes. Check all that a	apply above and fill in the det	tails below for each busine	ess.
	thin 2 years before y titutions, creditors,		you give a financial stat	rement to anyone about your business? Include all financial
	No.			
	Yes. Fill in the detail	ls.		
		Date is	sued	
Part 12	2 Sign Below			
44			4.0	
×	Signature of Debtor		X Signa	ature of Debtor 2
	Date 12/19/2015		Date	
	MM / DD /	YYYY	Date	MM / DD / YYYY
Did y	you attach additiona	ıl pages to <i>Your Statement</i> (of Financial Affairs for In	dividuals Filing for Bankruptcy (Official Form 107)?
	No			
	Yes			
Did y	you pay or agree to	pay someone who is not an	attorney to help you fill	out bankruptcy forms?
	No			
	Yes. Name of perso	n		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re					
Gina Marie Mat	ta / Debtor		Case No:		
			Chapter:	Chapter 13	
	DISCLOSURE OF CO	MPENSATION OF ATTORNE	Y FOR DEI	BTOR	
compensation pa	11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(aid to me within one year before the filing of the rendered on behalf of the debtor(s) in contents	the petition in bankruptcy, or agre	eed to be paid	d to me, for service	ees
For legal se	ervices, I have agreed to accept	\$4,000.00			
Prior to the	e filing of this statement I have received	<u>\$0.00</u>			
Balance Du	ue	\$4,000.00			
2. The source	of the compensation paid to me was:				
Debto	or(s) Other: (specify				
	of compensation to be paid to me is:				
_	tor(s) Other: (specify				
I have of my law firm.	not agreed to share the above-disclosed comp	pensation with any other person u	inless they ar	re members and as	sociates
I have	agreed to share the above-disclosed compens	sation with a other person or person	ons who are	not members or as	ssociates
5. In return for case, includ	r the above-disclosed fee, I have agreed to realing:	nder legal service for all aspects of	of the bankru	ptcy	
a. Analys bankruptcy;	sis of the debtor's financial situation, and ren	dering advice to the debtor in det	ermining wh	ether to file a petin	tion in
b. Prepara	ation and filing of any petition, schedules, sta	atements of affairs and plan which	n may be req	uired;	
c. Repres	sentation of the debtor at the meeting of credi	tors and confirmation hearing, an	d any adjour	ned hearings there	eof;
6. By agreeme	ent with the debtor(s), the above-disclosed fee	e does not include the following s	ervice:		
_					
		CERTIFICATION			
	I certify that the foregoing is a complete payment to	statement of any agreement of al	rangement I	OI	
	me for representation of the debtor(s) in this				
	Date: 12/23/2015	/s/ Paul Franklin Jensen			
	Date	Signature of Attorney			
		Geraci Law L.L.C.			

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Name of law firm

UNITED STATES BANKRUPT CYCOURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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- 3. Personally review with the debtor and signification of the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



CARA Page 2 of 6

- Case 15-43323 Doc 1 Filed 12/28/15 Entered 12/28/15 14:48:56 Desc Mair 2. Inform the debtor that the debtor must be spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- (d) Any portion of the retainer that 95 400 earned of the afford expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$\(\frac{\omega}{\omega} \). \(\frac{\omega}{\omega} \) toward the flat fee, leaving a balance due of \$\(\frac{\omega}{\omega} \). \(\frac{\omega}{\omega} \) and \$\(\frac{\omega}{\omega} \) for expenses, leaving a balance due for the filing fee of \$\(\frac{3}{\omega} \). \(\omega \omega \)



Case 15-43323 Doc 1 Filed 12/28/15 Entered 12/28/15 14:48:56 Desc Main 4. In extraordinary circumstances, such as extended each tary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 14, 2015	
Signed:	
In Mu	
Debtor(s)	
	(20) JA 8
Co-Debtor(s)	Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 15-43323 Doc 1 Filed Gerasin Filed Gerasin Patient Ped 12/28/15 14:48:56 Desc Main National Headquarters: 55 E. Monro Street #34PR Chicago JE 0603 Of 1866-925-1313 help@geracilaw.com



Date: 12/19/2015

Consultation Attorney: MMA

Record #: 698-845

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility.

Injury or other claims or property | must disclose any such claims or propery | now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be \$\frac{\psi_35_00}{\psi_0}\$ per month for ______ months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed;

My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is

Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly

Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.

If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

Gina Mata (Debtor)

(Joint Debtor)

Attorney for the Debtor(s)

all of the funds into my Chapter 13 plan.

Representing Geraci Law L.L.C.

other secured debts including furniture, electronics, etc.; all other unsecured debts; other:

Dated: 12 19 2015

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gina Marie Mata / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/19/2015 /s/ Gina Marie Mata

Gina Marie Mata

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Gina Marie Mata / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 12/19/2015	/s/ Gina Marie Mata	
	Gina Marie Mata	
Dated: 12/23/2015	/s/ Paul Franklin Jensen	
	Attornev: Paul Franklin Jensen	—

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ebtor 1	Gina	Marie	Mata	Case Num	ber (if known)			
ו וטועה	First Name	Middle Name	Last Name					
Part 6:	Answer These Question	s for Reporting Purposes						
s. W	hat kind of debts do ou have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b.						
		Yes. Go to	ıts primarily busin	ess debts? Business debts are	e debts that you incurred to	obtain		
		money for a bu	line 16c.	or through the operation of the b	Justifess of investment.			
				t are not consumer debts or busi	iness debts.			
	re you filing under hapter 7?	_	filing under Chapter		t was north; in overluded t	and		
	o you estimate that after		Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?					
е	ny exempt property is xcluded and	∏No.						
	dministrative expenses re paid that funds will be	☐Yes.						
	vailable for distribution o unsecured creditors?							
	low many creditors do	1-49		☐ 1,000-5,000 ☐ 5,001-10,000	☐ 25,001-5 ☐ 50,001-1			
-	ou estimate that you owe?	☐ 50-99 ☐ 100-199		10,001-25,000	☐ More tha			
		200-999						
	low much do you	\$0-\$50,000		\$1,000,001-\$10 million	—	0,001-\$1 billion 000,001-\$10 billion		
	estimate your assets to	☐ \$50,001-\$100 ☐ \$100,001-\$50		\$10,000,001-\$50 million \$50,000,001-\$100 million		,000,001-\$50 billion		
'	oe worth?	\$500,001-\$1		\$100,000,001-\$500 million	☐More th	an \$50 billion		
	How much do you	□ \$0-\$50,000		\$1,000,001-\$10 million	□\$500,00	00,001-\$1 billion		
	estimate your liabilities	\$50,001-\$100	000,	☐ \$10,000,001-\$50 million		000,001-\$10 billion		
	to be?	\$100,001-\$50		☐ \$50,000,001-\$100 million	—	0,000,001-\$50 billion		
		\$500,001-\$1	million	\$100,000,001-\$500 million	☐ More th	an \$50 billion		
Part	7: Sign Below					_		
For y	ou	I have examined the correct.	is petition, and I dec	lare under penalty of perjury that	the information provided is	s true and		
		If I have chosen to of title 11, United S under Chapter 7.	file under Chapter 7. States Code. I unders	, I am aware that I may proceed, ttand the relief available under ea	if eligible, under Chapter 7 ach chapter, and I choose t	, 11,12, or 13 o proceed		
		If no attorney repre this document, I ha	esents me and I did r ave obtained and rea	not pay or agree to pay someone d the notice required by 11 U.S.C	who is not an attomey to h C. § 342(b).	nelp me fill out		
				chapter of title 11, United States 0				
		with a bankruptcy	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
		×	Debtor 1	<u> </u>	Signature of Debtor 2			
			19 19 120					
		Executed or	(: 1/1 /20	<u>)15</u>	Executed on	DD / YYYY		

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Fill in this information to identify your case:					
Debtor 1	Gina First Name	Marie Middle Name	Mata	_	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	_	
	Bankruptcy Court for th	ne: <u>NORTHERN</u> District of	f_ILLINOIS_ (State)		
Case Number (If known)			<u>. </u>		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

bankruptcy forms?
. Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
iled with this declaration and that they are true and
Debtor 2
DD / YYYY
i

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Debtor 1	Gina	Marie	Mata	Case Number (if known)
JODIO! I	First Name	Middle Name	Last Name	
1		nove applies. Go to Part 12. t apply above and fill in the de	tails below for each business.	
28 V i	lithin 2 years before stitutions, creditors	you filed for bankruptcy, did , or other parties.	you give a financial stateme	nt to anyone about your business? Include all financial
	No. Yes. Fill in the det		seued.	
Part	12: Sign Below			
an in	and topo and t	correct. I understand that main ankruptcy case can result in , 1519, and 3571.	king a false statement, conce fines up to \$250,000, or impri	nts, and I declare under penalty of perjury that the aling property, or obtaining money or property by fraud isonment for up to 20 years, or both.
]	id you attach addition No Yes	onal pages to <i>Your Statemen</i>		iduals Filing for Bankruptcy (Official Form 107)?
000000000000000000000000000000000000000	No Yes. Name of pe	rson		. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Disclaimer Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case

Dated:	X Date & Sign
Gina Marie Mata	The second secon

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gina Marie Mata / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/1/1/2015

Gina Marie Mata

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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6. Calculate the median family income that applies to you. Follow the	ese stens:	10 mm
6. Calculate the median family income that applies to your losses we		
16a. Fill in the state in which you live.	<u> </u>	
16b. Fill in the number of people in your household.	2	
16c. Fill in the median family income for your state and size of house To find a list of applicable median income amounts, go online us instructions for this form. This list may also be available at the b	sing the link specified in the separate	\$63,820.00
17. How do the lines compare?		
§ 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Di		U.S.C
17b. x ine 15b is more than line 16c. On the top of page 1 of this f § 1325(b)(3). Go to Part 3 and fill out Calculation of Dispo your current monthly income from line 14 above.	form, check box 2, <i>Disposable income is determined under 11 U.S.C.</i> Disable Income (Official Form 122C-2). On line 39 of that form, copy	
Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325	5(b)(4)	
18. Copy your total average monthly income from line 11.		\$7,927.77
19. Deduct the marital adjustment if it applies. If you are married, you that calculating the commitment period under 11 U.S.C. § 1325(b) income, copy the amount from line 13d. If the marital adjustment does not apply, fill in 0 on line 19a. Subtract line 19a from line 18.	ur spouse is not filing with you, and you contend	\$0.00 \$7,927.77
20. Calculate your current monthly income for the year. Follow these	e steps:	
•		\$7,927.77
20a. Copy line 19b		x 12
Multiply by 12 (the number of months in a year).		
20b. The result is your current monthly income for the year for thi		\$95,133.24
20c. Copy the median family income for your state and size of hor	usehold from line 16c	\$63,820.00
21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the case of the second	court, on the top of page 1 of this form, check box 3, <i>The commitment period</i> ered by the court, on the top of page 1 of this form,	is
Part 4: Sign Below		
By signing here, I declare under penalty of perjury that the in	nformation on this statement and in any attachments is true and correct.	
Date: 12015		
If you checked line 17a, do NOT fill out or file Form 122C-2	4	
If you checked 17b, fill out Form 122C-2 and file it with this	form. On line 39 of that form, copy your current monthly income from line 14	above.

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Debtor 1	Gina	Marie	Mata	Case Number (if known)	
	First Name	Middle Name	Last Name		
Part 5:	Sign Below				
	By signing here. I de	signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.			
***************************************	~ /	1 Mui			
		Gina Marie Mata			
Date: Dated! 2/19 /2015					

Form B 201A, Notice to Consumer Debtor(s)

In re Gina Marie Mata / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 1/1 /2015

Gina Marie Mata

X Date & Sign

Dated: 12/23/2015

Attorney: Paw F. Jonson